



RETIRED TEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

NEWS BULLETIN

VOL. LXXIII ■ NO. 2

FALL 2017

VOTE for RTAC Endorsed CTPF Pensioner Trustee Candidates

Wednesday, June 7, 2017, the RTAC Executive Board, Directors, and Past Presidents interviewed four Chicago Teachers' Pension Fund (CTPF) Pensioner Trustee Candidates. RTAC's Board voted to endorse all four candidates: **Robert F. "Bob" Bures, Walter E. Pilditch, Mary Sharon Reilly, and Maria J. Rodriguez.** Although there are three pensioner trustee positions on our CTPF Board, all four candidates are worthy of your consideration to serve as trustees to represent retirees. Each has served as a trustee in the past and was deemed to be qualified. They have stated that they will work to maximize CTPF's resources and secure the most appropriate health insurance options for our membership. CTPF will mail ballots to all eligible pensioners in mid-October 2017. Completed ballots must be submitted electronically or *received by the Election Agent on or before 5:00 p.m., Friday, November 7, 2017.* In 2015, only 35% of the pensioners participated in the election for pensioner trustees. RTAC urges all its members to select and vote for three of the four RTAC endorsed nominees. **Your vote is your voice.** Please consider the candidates carefully and VOTE.



ROBERT F. "BOB" BURES

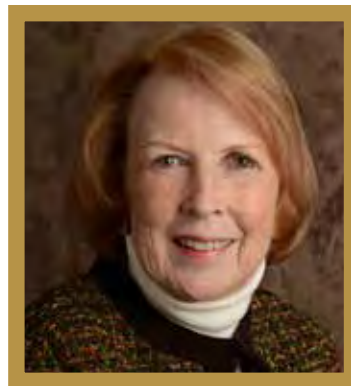
Robert F. "Bob" Bures completed his elementary and secondary education in Chicago public schools. He served as a CPS teacher and principal during an extensive career. He is active in community and civic organizations. Following his retirement from CPS, he worked with the United Credit Union and then proceeded to serve as RTAC's Executive Director. He is serving his



WALTER E. PILDITCH

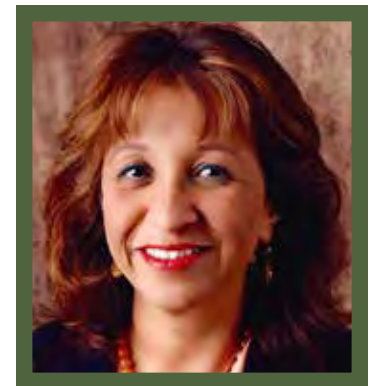
Walter E. Pilditch attended and graduated from Chicago Public Schools from elementary through junior college. He served as a CPS teacher, principal, and concluded his career in the Office of Accountability.

He has served as a CTPF Trustee for 20 years – first representing active principals and administrators and for seven terms representing retirees. His CTPF tenure



MARY SHARON REILLY

Mary Sharon Reilly had a full CPS career during which she served as a school counselor and CTU delegate. At present, she is the Functional Vice President of the CTU Retiree Chapter. She represented active CTPF members as a trustee from 1991 to 2002; and she was President of the CTPF Board of Trustees from 1993 to 2002. She has served as a Pensioner Trustee for the past ten years and currently chairs the CTPF



MARIA J. RODRIGUEZ

Maria J. Rodriguez served as a CTPF Trustee for 12 years. During her tenure, she held every officer position including President, Vice President, Recording Secretary, and Financial Secretary and chaired all standing committees. As Chair of the Ethics Committee, she implemented the Fund's first Ethics Policy.

A classroom teacher for 20 years and citywide teacher for 7, Maria

RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

111 North Wabash Avenue, Suite 2010, Chicago, Illinois 60602 ■ www.RTAC.org

Since 1926, the Retired Teachers Association of Chicago (RTAC), an independent, non-profit, 501(c) 4 organization, has worked to protect the pensions of retired Chicago Public School (CPS) educators. RTAC is not governed by or a part of CPS, the Chicago Teachers' Pension Fund (CTPF) or the Chicago Teachers' Union (CTU). The RTAC Board of Directors meets monthly. RTAC members in good standing are welcome to attend; check www.rtac.org for the current meeting schedule.

RTAC NEWS BULLETIN

The *News Bulletin* is distributed free of charge to RTAC members three times per year. RTAC welcomes submissions on topics relevant to members. Material will be published as space allows, and may be edited. Send typed submissions to office@rtac.org.

EXECUTIVE COMMITTEE

Patricia B. Kubistal
President

Linda R. Williams
First Vice President

Ralph A. Juss
Second Vice President

Sylvia Asllani
Secretary

John A. Butterfield
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Immediate Past President

Marcella L. Morrison
Parliamentarian

EXECUTIVE DIRECTOR

Arlene R. Crandall

ELECTED DIRECTORS

2017-2018	Rita M. Naughton	2016-2017	Eva Nickolich
Elizabeth Cittadine	James Patrick	Roy Coleman	John Reilly
George Drelios	Louella B. Preston	John Garvey	Mary Sharon
Kevin B. Huber	Dianne Yonkers	Juanita Jordan	Reilly
Hubert C. Jackson, Jr.		Carlene Lutz	Maria J. Rodriguez

EX-OFFICIO BOARD MEMBERS

PAST PRESIDENTS	Robert C. Konen	Ethel Philpott
Vaughn J. Barber	Ned L. McCray	Walter E. Pilditch
Steven Kailes	Edward A. O'Farrell	Zygmunt Sokolnicki

RTAC SERVICE DIRECTORY

RTAC Office hours: 10 a.m. to 3 p.m. school days	1-312-750-1522
RTAC E-mail	office@rtac.org
Chicago Teachers' Pension Fund (CTPF) 203 N. LaSalle St., Suite 2600, Chicago, IL 60601-1231	1-312-641-4464
CTPF Health Insurance Information	1-312-641-4464

Annual Membership \$50

Lifetime Membership \$300

TABLE OF CONTENTS

- 3 FALL NEWS UPDATE**
RTAC Spring Luncheon update, Fall workshops, Armstrong Award, Health Insurance Reminders, Land Line Legislation, and Dental Insurance.
- 4 EXECUTIVE DIRECTOR'S MESSAGE**
Arlene R. Crandall
- 5 PRESIDENT'S MESSAGE**
Patricia B. Kubistal, Ph.D.
- 6 RTAC 2017 BOARD OF DIRECTOR'S CANDIDATES**
A listing of candidates for RTAC Board of Directors for the biennium 2018-2019.
- 8 MEMBERSHIP APPLICATION**
Join, Renew, Refer a Friend today and receive the benefits of membership throughout the year.
- 9 DONATION FORM**
One form, three ways to make a difference!
- 10 NEW LIFE MEMBERS AND SPECIAL GIFTS**
Legal Defense Fund Gifts including the President's Circle members and a special bequest from the estate of George Maniatis.
- 10 LEGAL DEFENSE FUND GIFTS**
Including President's Circle gifts
- 11 DONATIONS**
Gifts to the Chicago Retired Teachers Aid Fund, Retired Teachers Association of Chicago, and COPE gifts.
- FRIENDS GONE AHEAD**
This information is available in the official newsletter, sent to RTAC Members. For membership information see page 8.
- 12 FALL LUNCHEON INVITATION**
Join us for a gala event on Friday, October 20, 2017, featuring Keynote Speaker Mary Cavallaro, Deputy Executive Director of CTPF.
- 13 VOLUNTEER OPPORTUNITIES**

2017 SPRING LUNCHEON AND BUSINESS MEETING HIGHLIGHTS

May 22, 2017, RTAC held its annual spring luncheon in the Grand Ballroom of the Hilton Chicago Hotel. The program's keynote speaker was Lily Liu, AARP Historian *Emerita* who presented the address, "Retired Teachers Association of Chicago and AARP: a Shared Story." Charles A. Burbidge, CTPF Executive Director updated members on the issues and challenges facing the Fund and the 2017 Armstrong Award was presented to Marcella L. Morrison and Dr. Walter E. Pilditch. An extensive selection of photos taken during the event are posted at our website www.rtac.org along with a summary of Ms. Liu's presentation.

**REGISTER NOW
THE FALL 2017
LUNCHEON WILL BE
OCTOBER 20, 2017.
FIND AN INVITATION ON
PAGE 15 OR AT
WWW.RTAC.ORG**



1. RTAC president Pat Kubistal opened the meeting. **2.** The more than 500 members who attended the luncheon enjoyed a keynote speech by Lily Liu, AARP Historian Emerita who shared insights on RTAC and AARP's shared history. **3.** Carmen and Lance Cohn enjoyed the afternoon. **4.** Raffle winners walked away with fun prizes. **5.** Retirees enjoyed the opportunity to interact with service providers, here Michael Broadus of the Better Benefits Family group shares information. **6.** We are RTAC! A group of RTAC members gathered on the stairs for a photo to be used in upcoming publications. **7.** Virginia Maynor walked away with the grand prize for the day, a weekend getaway at the Chicago Hilton.

Lifelong Learners: Join us for a Free Seminar

This spring RTAC provided six free educational seminars to members. The well-attended events offered information on subjects ranging from investments to internet safety. Registration for free fall seminars is now open. The programs are held in the Garland Building Conference Room at 111 N. Wabash Ave. Programs begin at 10:00 a.m. and generally conclude before noon. Space is limited to 20 participants per program, and registration is required. Call 1-312-750-1522 between 10:00 a.m. and 3:00 p.m. to reserve your space. Have a suggestion for a future program? E-mail office@rtac.org.

TUESDAY, SEPTEMBER 26, 2017

Navigating Social Security to Maximize Retirement Benefits

Presented by Better Benefits Family Group

WEDNESDAY, OCTOBER 11, 2017

Reviewing Your 2016 Tax Return to Save Money on Your 2017 Taxes

Presented by Bill Blyth & Associates

WEDNESDAY, OCTOBER 25, 2017

Optimizing Home Mortgage Benefits
Presented by Estate Plan Chicago

TUESDAY, OCTOBER 31, 2017

Don't Be Spooked by Long-Term Care
Presented by Janice Axelrod & Assoc.

THURSDAY, NOVEMBER 2, 2017

Medicare Basics
Presented by Oak Street Health



Pictured above, l-r: Dr. Walter E. Pilditch, RTAC First VP Linda R. Williams, Marcella Morrison, and RTAC President Pat Kubistal.

2017 Armstrong Award

The 2017 Armstrong Award, RTAC's highest honor, was presented to two RTAC Past Presidents – Marcella L. Morrison and Dr. Walter E. Pilditch. Linda R. Williams, RTAC First Vice President read the testimonials detailing the two honorees' extensive contributions to RTAC. Congratulations to both Marcella and Walter. They exemplify the work that retired educators do to ensure the security and well being of their former colleagues.

2018 CTPF Open Enrollment Information

Open enrollment for Chicago Teachers' Pension Fund (CTPF) retiree health insurance runs October 1-31, 2017.

During this time qualified members can enroll for the first time or change plans.

CTPF sends enrollment information to retirees. If you do not receive your booklet by October 1, call CTPF Member Services at 1-312-641-4464. CTPF members can attend free webinars and seminars with enrollment information.

WEBINARS

Webinars can be viewed from a computer with an Internet connection.

10 a.m., October 2, Non-Medicare plans

10 a.m., October 4, Medicare plans

Land Line Legislation Update

SB 1839, legislation passed by the Illinois legislature that would have deregulated the consumer telephone sector and eliminated traditional land line phone service was not signed into law.

The bill is now "dead," and land line phones are safe (for now). The issue could be brought up in a future session, and RTAC will continue to provide updates on this topic.

SEMINARS (Correct as of 9/10/17)

Registration is required and begins September 22, 2017, at 9:00 a.m. Call CTPF at 1-312-641-4464 to register.

Tuesday, October 3

Harold Washington Library

9 a.m. – Medicare plans

1 p.m. – Non-Medicare plans

Thursday, October 5

Hilton Oak Lawn

9 a.m. – Medicare plans

1 p.m. – Non-Medicare plans

UnitedHealthcare will also offer 7 additional seminars focused on their Medicare Advantage Plan. Find information at www.ctpf.org.

RTAC Dental Insurance

RTAC members in good standing are eligible to access one of RTAC's MetLife Dental insurance plans. Annual RTAC members who enroll must maintain their RTAC membership to qualify.

Option 1 offers comprehensive services and Option 2 offers a lower-cost option with limited coverage.

Both plans cover primary services such as oral exams and biannual cleanings. Dependent coverage is available.

RTAC MetLife Dental program members can also access a free vision care service plan which includes discounts on prescription eyeglasses, contact lenses, laser vision correction, and non-prescription sunglasses.

Contact RTAC at 1-312-750-1522 for additional program information.

MetLife



EXECUTIVE DIRECTOR'S MESSAGE



Arlene R. Crandall

What do RTAC and CRTAF do for our members?

RTAC and CRTAF work on behalf of our fellow retirees, a mission which began with RTAC's founding in 1926. Our Executive Board, Directors, and Past Presidents are dedicated to protecting our CTPF pensions and health insurance.

As an RTAC member you are able to access:

- electronic messages regarding legislation that affects our CTPF pensions;
- a combined dental/corrective lenses program with MetLife;
- a website which provides ongoing updates about activities, events, paid employment, and volunteer opportunities;
- an RTAC *News Bulletin* published three times per year which includes a listing of CTPF annuitants who made their transitions;
- free seminars each spring and fall related to members' interests and needs regarding health, housing, insurance, internet usage, investments, legal issues, etc.

- referrals to agencies and organizations which provide assistance to retired educators with concerns related to senior housing, Social Security benefits, Medicare, legal matters, etc.;
- twice yearly luncheons and general membership meetings which include current information about our pensions, health insurance, and other topics which concern us.

If you have a question or concern that you believe our RTAC staff might be able to address, please contact us at 1-312-750-1522, weekdays between 10:00 a.m. and 3:00 p.m. when schools are in session. Dianna, Eleanor, Lynnette, and I are ready, willing, and able to assist with your questions.

If we don't have an answer, we will provide a referral to an appropriate resource. Inquiries can also be directed to office@rtac.org.

PRESIDENT'S MESSAGE

UNDERSTANDING EMERGENCY ROOM AND HOSPITAL ADMISSIONS

A retiree recently wrote that she was taken to the hospital from her home by ambulance. The ER doctors placed her in a hospital room. After a day and a half, she was transferred to a rehab facility. During her stay at the rehab facility, she was informed that Medicare would not cover her expenses for rehab, even though she had full Medicare and CTPF coverage. She is now responsible for the cost of her care in the rehab facility. Why did this happen? Is this possible? Unfortunately, this is possible. Medicare requires a three-day qualifying hospital stay before they cover rehabilitative care in a Medicare-approved facility. This retiree's hospital visit did not meet the Medicare rules, and therefore her expenses for the stay at the rehab facility would not be covered. If the Medicare rules are not followed, Medicare does not pay for certain medical expenses, even though we may have coverage for these expenses. This is the reality of dealing with Medicare. Here are some additional things you should know.

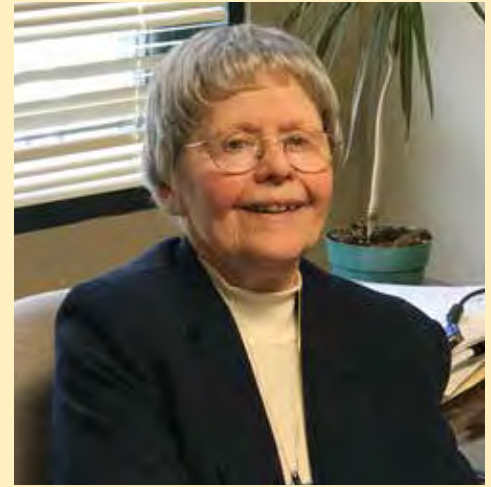
First, you should always have someone accompany you to the hospital (relative or friend). You should consider having a medical power of attorney. When you first arrive at the Emergency Room (ER), you are usually considered an outpatient. The usual limit to be in the ER where you are receiving observation services, lab tests, and x-rays is 23 hours.

The decision for admitting a patient to the hospital is a complex medical decision based on the doctor's judgment and your need for medically necessary hospital care. Your admission into the hospital as an inpatient must contain a written diagnosis. An inpatient admission usually occurs and is deemed appropriate when you are expected to need two or more nights of medically necessary care. The

doctor must write an order for admission. The hospital must formally admit you in order for you to become an inpatient. When you are properly admitted with a doctor's order and a diagnosis, Medicare will pay the hospital under Part A. Part B covers services in the ER and doctor services. Any deductibles under your Medicare Plan and your supplemental plan will be applied. Medicare does not pay for observation in the hospital setting. You must be admitted by doctor's order.

During your hospital stay, you should check with the hospital to ensure your status as an inpatient. Sometimes hospitals change patient status even though you are in a regular hospital bed. If you are in a regular hospital bed and your status is outpatient, Part A will not cover these expenses.

If it is recommended that you go to a skilled nursing facility, Medicare will pay only if you have been an inpatient in a hospital for three days in a row counting the day you were admitted. This is called a qualifying hospital stay. Observation days are not counted. The days begin when the doctor writes an inpatient admission order with a diagnosis. You cannot count the day you are discharged. The doctor will write an order for your skilled nursing facility care. This decision has been based on your need for daily skilled care given by or under the supervision of skilled nursing or therapy staff. This skilled nursing facility must be certified by Medicare. You need these services because of a hospital-related medical condition or a condition that started while you were getting care in the skilled nursing facility for a hospital related medical condition. You will be transferred from the hospital to a skilled nursing facility.



PATRICIA B. KUBISTAL, PH.D.

Always ask the doctor and the hospital staff if Medicare will cover your skilled nursing facility stay. If you refuse your daily skilled care or therapy, you may lose your Medicare skilled nursing facility coverage.

Since dollar amount limits for therapy exist under Medicare, you should confer with your providers and with Medicare about your coverage. The length of stay at a skilled nursing facility is determined by your doctor and your progress. You should be in communication with your doctor and the skilled nursing facility about the length of your stay and if it is being covered by Medicare.

In conclusion, if you are hospitalized, in the ER or require skilled nursing care, always ask your provider or the facility to advise you or loved ones immediately if your stay is at risk of not being covered by Medicare or your insurance plan. Be a smart consumer and self-advocate.

If you have any questions or need more information call 1-800-MEDICARE (800-633-4227).

Have a comment or idea to share? Contact me at RTACprezPat@gmail.com

RTAC 2017 BOARD OF DIRECTOR CANDIDATES

On Wednesday, August 2, 2017, the RTAC Board voted to include 10 candidates to be considered for election to the Board of Directors. There are 8 openings for the biennium 2018-2019. RTAC members in attendance at RTAC's 91st Annual Fall Luncheon/Business Meeting on October 20, 2017, will elect 8 directors from the candidates presented (see page 15 for a reservation information).

Any RTAC member in good standing who seeks to self nominate her/himself to be elected to serve as an RTAC Director, must complete and electronically submit an application form and signed copy of RTAC's Conflict of Interest Statement on/or before 3:00 p.m. on Tuesday, October 10, 2017. Contact Arlene R. Crandall, RTAC Executive Director at 1-312-750-1522 for more information.

DR. AMOUR ANDREWS

Dr. Amour Andrews has had an extensive career as an educator. She began working in Oklahoma as a middle school teacher, counselor, and health careers recruitment associate. She then moved to Illinois where she worked as a research consultant, dean of student services, (City Colleges, 13.25 years), reading coordinator, assistant principal, and English/British literature teacher at CPS, (21 years of service), and on professional development endeavors. If elected Dr. Andrews will encourage RTAC to offer more programs which focus on financial planning and long-term investments, Required Minimum Distributions from IRA accounts, as well as wellness and fitness initiatives.



prior experience on RTAC's Bylaws and Volunteer Committees.

ROY COLEMAN

Roy Coleman, a six-term RTAC Director, has served as RTAC's Webmaster, Assistant Editor of the *News Bulletin*, and Chair of the Communication Committee. A Morgan Park HS grad, he holds degrees in Physics from IIT and De Paul University, and taught physics in CPS for 40 years. An active community volunteer, Roy oversees five websites (including RTAC/CRTAF) and manages RTAC's alert system. Roy believes that RTAC must continue to maintain its position as an independent 'watchdog' to protect retired CPS educators' pensions and health insurance options. He would like to see RTAC engage more members via social media.



Council. Maria will make it a priority to advocate for pensions.

JUANITA JORDAN

Juanita Jordan has served as a RTAC Director since 2015 and chairs the RTAC Legislative Committee. Her CPS career included teaching at the primary level at nine CPS elementary schools. Following retirement, she proceeded to serve as an adjunct professor at St. Xavier University. Juanita holds leadership roles at a variety of educationally focused organizations, including the Prairie Hills School District, SCOPE, SPEED Cooperative Governing Board, and the Chicago Inter-Alumni Council of the United Negro College Fund. Juanita is focused upon educating Illinois legislators on pension matters, securing CPS' annual payment to CTPF, and increasing RTAC membership.



VIRGINIA BAUTISTA-WHITE

Virginia Bautista-White worked as a classroom teacher, then a Coordinator, Program Monitor, and Director of an Academic Prep Center, concluding her CPS career as a Management Support Director. Upon retirement she did educational consulting work and served as an Assessor for the National Institute for Early Education Research at Rutgers University. She participates in a number of her church committees and is active in Hispanic Administrators in Education. She has served in administrative positions in the Mexican-American Business and Professional Women and the Mexican-American Teachers organization. Virginia would like to build upon her



MARIA FRESSE-GIFFELS

Maria Fresse-Giffels began her CPS career as a classroom bilingual teacher. She held several network and central office bilingual administrative positions working to ensure that bilingual and ESL programs were in compliance with State and Federal mandates, before returning to Hurley and Sandoval as an assistant principal. She serves as a treasurer at the Network of Hispanic Administrators in Education and was an AP representative at CPAA. She is a member of the Illinois Principals Association, Delta Kappa Gamma, the League of United Latin American Citizens, and the Alden Home Family



CARLENE LUTZ

Carlene Lutz joined RTAC as a Director in 2015. She has served on the Membership and Legislative Committees, and currently chairs the Volunteer Committee. Carlene enjoyed a full career at CPS in a variety of upper grade positions, retiring as Coordinator of the CTU Quest Center. An active volunteer she is a Director at the Center for Budget and Tax Accountability, Membership Secretary of the Ella Flagg Young Association, and a member of the Council of Educators in Polonia. Carlene believes that legislators must understand the need for parity with TRS and that pensions must not be diminished.



EVA NICKOLICH

Eva Nickolich joined RTAC as a director in 2015. She serves as Finance Committee chair where she has promoted fiscal transparency and is a member of the Legislative Committee. She began her CPS career as a High School Social Studies teacher, and then served as an Assistant Principal, Principal, Region One Education Officer and Deputy Chief Education Officer. Active in a variety of civic, community, and educational organizations, she is President of the Ella Flagg Young Association. Eva advocates on behalf of retired CPS educators with her legislative representatives and believes all retired CPS educators should promote RTAC's mission to maintain retirement security.



John's career included service as an upper grade and special education teacher and an administrator, concluding his CPS career as Principal of Portage Park Elementary. An active volunteer, he has served on Loyola University's School of Education Advisory Board, a variety of civic organizations, and his church. He is the Secretary of the CPAA Retiree Auxiliary 16. He regularly writes letters to the editor and circulates legislative updates with a large group of retired educators, urging them to educate legislators.

MARY SHARON REILLY

Mary Sharon Reilly has served as a RTAC director since 2005. An elected CTPF Pensioner Trustee since 2007, and Active Teacher Trustee from 1991-2002 (president from 1993-2001), she currently chairs the CTPF Health Insurance and Personnel Committees. She had a full career as an elementary school teacher and counselor, and was an active CTU member and leader. She currently serves as Vice President of the CTU



retiree chapter, President of the Mundelein College Alumni Board, and in various roles in her church. She interacts regularly with her Illinois legislators and encourages her CPS retirees to communicate with lawmakers.

MARIA J. RODRIGUEZ

Maria J. Rodriguez joined the RTAC Board of Directors in 2016 and serves on the Membership Committee and chairs the Pension Committee. Elected CTPF Active Teacher Trustee from 1999-2011, she served as CTPF President, Vice President, Recording Secretary, and Financial Secretary. A CPS graduate, her career included teaching monolingual, bilingual, and ESL classes. She was also a facilitator in the School-Based Problem Solving Program and served as a CTU Field Representative. Maria is active in the CTU retiree chapter and in her church. She regularly contacts Illinois legislators and encourages her peers to reach out on issues involving CPS pensioners.



JOHN P. REILLY

John P. Reilly became a RTAC Director in 2015 and is an active member of the Finance and Legislative Committees.



CANDIDATE BIOS WERE EDITED DUE TO SPACE LIMITATIONS, VISIT WWW.RTAC.ORG FOR MORE INFORMATION.

VOTE FOR RTAC ENDORSED CANDIDATES FOR CTPF TRUSTEE

Continued from page 1

BURES continued from pg. 1

second term as a CTPF retiree trustee. Robert Bures' goals for CTPF are:

- Secure payment of all CPS pension funds due to CTPF
- Obtain full CTPF funding from Chicago and the State of Illinois
- Provide good health insurance options with generous subsidies
- Get high returns from CTPF's investments
- Ensure that CTPF members get prompt responses to their inquiries

PILDITCH continued from pg. 1

included membership on several committees as well as service as CTPF Vice President and Finance Secretary. Walter also meets with nine groups to provide pension news updates at their meetings. Walter's continuing goals are to:

- Assist teachers as they prepare for retirement, retiree health care, and retiree substitute service
- Making informed investment decisions that maximize the Pension Fund's growth
- Maintaining good retiree health care insurance options

REILLY continued from pg. 1

Health Insurance and Personnel Committees. An active volunteer in the community, she also serves as President of the Mundelein College Alumni Board, and in various roles in her church. Mary Sharon Reilly's ongoing goals are to:

- Provide retirees with affordable and consistent health insurance options
- Make informed investment decisions
- Lobby for CTPF's continued sustainability
- Maintain her dedication to her fiduciary responsibilities

RODRIGUEZ continued from pg. 1

also worked for 7 years as a CTU Field Rep. An RTAC Director since 2015, she chairs the Pension Committee, and serves on the Membership Committee. She is a member of the CTU Retiree Chapter and the Ella Flagg Young Association. Maria believes in:

- Taking a 'watchdog' approach
- Guarding against those who want to diminish or impair benefits
- Being a vocal trustee who is not afraid to speak up
- Reviewing and curtailing the Fund's escalating administrative expenses
- Ensuring the highest ethical standards



RETIRED TEACHERS ASSOCIATION OF CHICAGO

**Moving?
New Address?**
Don't miss out! Use this form to share your new address and stay in touch!

Membership Application/Change of Address Form

Please use this form to:

Join the Retired Teachers Association of Chicago (RTAC)

- Renew your annual membership
- Join the RTAC E-Mail Alert Team
- Change your address

GENERAL INFORMATION: PLEASE PRINT

Your Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Date of Birth: _____ Phone: _____

Retired in Year: _____ Position: _____

From: _____

(name of Chicago Public School)

Social Security Number: xxx-xx-_____

(last 4 digits only for verification purposes — your confidentiality is assured.)

Did a current RTAC member refer you? Yes No

If yes, please list name of referring member: _____

JOIN OR RENEW MY MEMBERSHIP

Enclosed is my check number _____ dated _____ made payable to RTAC.

Renew my annual membership \$50 through 2018 Enroll me as a life member \$300

Please return this form and a check to: RTAC, 111 North Wabash Avenue, Suite 2010, Chicago, IL 60602

RTAC Alert E-mail Network

Join our RTAC E-Mail Alert Team to receive time-sensitive information about your pension.

Non-CPS e-mail address: _____

(Your CPS e-mail address terminates when you retire)

Change of Address Notification

If the address listed above is new, please complete the section below:

Please note effective date for new address:

(date: mm/dd/yy) _____ / _____ / _____

MAKE A DONATION: MAKE A DIFFERENCE

A donation to the Legal Defense Fund, Chicago Retired Teachers Aid Fund (CRTAF) or RTAC is a meaningful way to show your support for your pension or to honor or memorialize a friend or loved one. All donations of \$20 or more will be recognized in print. Return this form with your payment to: RTAC, 111 North Wabash Avenue, Suite 2010, Chicago, Illinois 60602.



RTAC LEGAL DEFENSE FUND (LDF) DONATION



RTAC established a Legal Defense Fund to pay legal fees for a lawsuit when the Illinois General Assembly enacts legislation which diminishes CTPF pensions and/or ancillary benefits. *Donors contributing \$100 or more are acknowledged as President's Circle Members in the News Bulletin. Donations of \$20 or more are recognized in the News Bulletin.* LDF donations are **NOT** tax deductible.

Enclosed is my check number _____ amount \$ _____ dated _____ payable to RTAC LDF.

Donor's Name: _____ Check box if this gift is anonymous

Address: _____ City: _____

State: _____ Zip Code: _____ Phone: _____

CHICAGO RETIRED TEACHERS AID FUND (CRTAF) DONATION SEE: WWW.CRTAF.ORG

CRTAF is a 501(c)3 charitable organization established in 1986 to assist retired CPS teachers and administrators in challenging financial circumstances. CRTAF donations are tax deductible as allowed by law. *Donations of \$20 or more will be recognized in the News Bulletin.*

Enclosed is my check number _____ amount \$ _____ dated _____ payable to CRTAF.

Donor's Name: _____ Check box if this gift is anonymous

Address: _____ City: _____

State: _____ Zip Code: _____ Phone: _____

Please indicate purpose of gift congratulate celebrate memorialize general purposes

Honoree's Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____

RETIRED TEACHERS ASSOCIATION (RTAC) DONATION

RTAC is a 501(c)4 organization established in 1926 to protect and enhance the pensions of retired CPS educators. RTAC donations are **NOT** tax deductible. *Donations of \$20 or more will be recognized in the News Bulletin.*

Enclosed is my check number _____ amount \$ _____ dated _____ payable to RTAC.

Donor's Name: _____ Check box if this gift is anonymous

Address: _____ City: _____

State: _____ Zip Code: _____ Phone: _____

Please indicate purpose of gift congratulate celebrate memorialize general purposes

Honoree's Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____

NEW LIFE MEMBERS FEBRUARY 1 - JUNE 30, 2017

JUDITH A.
BENJAMIN
MARY
BIRMINGHAM
PAMELA CARRIE
CANNAMORE
ROBERT CARR SR.
ELLIOTT DAIGRE

CAROL G. EDWARDS
SANDRA GOLDSTEIN
LORETTA A.
HAWKINS
NASSRIN JALILI
AZAN P. KAMAL
ELLEN M. POULOS
KARAMATSKOS
CHRIS N. KOTIS

KAREN KRENN
NADINE LITTLE
MARY P. LYNCH
REGINA MCCLELLAN
PAULA MADDEN
JOHN MORAN
MIRIAM PEREZ

ROSEMARY
PUCKELWARTZ
BARBARA
SCHWARTZ
ANN LAVENDER
SIMMONS
STANLEY R. SMART
PAMELA R.
STEINBERG

EDIE MAE TAYLOR
MOLLIE WEISSKOPF
CONSTANCE M.
WILLIAMS
MARGARET
WILLIAMS
MARY WIRTZ
AUDREY J. WNEK



LEGAL DEFENSE FUND GIFTS FEBRUARY 1 - JUNE 30, 2017

LDF Surpasses 90K

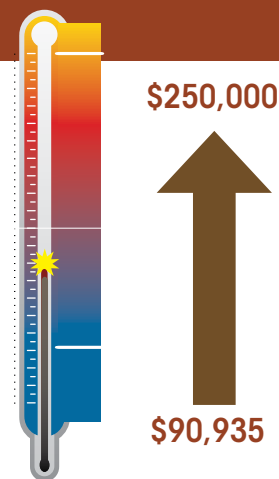
RTAC has established a legal defense fund for the purpose of initiating legal action to protect CTPF Pension benefits. Gifts of \$100 or more are acknowledged as President's Circle members.

PRESIDENT'S CIRCLE MEMBERS (DONATIONS OF \$100 OR MORE)

Anonymous (4)	Fitzgerald, Debra L.	Hornung, Mary	Maynor, Virginia A.	Ruffalo, Kathryn
Allen, Elizabeth	Gradolf, Laura F.	Hutchinson, Juanita	McDougall, Dan	Ruyack, Edward J.
Archer, Ruby L.	Guardi, Constance	Kane, Pam	McVeigh, Steve	Stewart, Thomas J.
Augustiny, Frank J.	Hawkins, Lynne	Laurent, Lutonia	Metz, Frederic W.	Stork, Anna M.
Connolly, Angela P.	Hawthorne, Sarah	Lochbaum, Sylvia	O'Callaghan, Sheila	Tellfors, Herbert E.
Craig, Robert C.	Hill, Gertrude & Harold	Logue, Katherine G.	Pahlke, Barb	Ward, Edgar L.
Drelios, George		Lubov, Rudy Joan	Peterson, David & Claudette	Zeltmann, Mary Zeumer, James

OTHER GIFTS

Anonymous (3)	Calderon,	Collins, Ruby	McNulty, Eileen	Sampson, James
Anderson, Jewel L.	Esperanza T.	Gasienica, John P.	O'Neal-Reed, Ida	Szymanski,
Barnes, Mildred C.	Cestar, Ronald	Macola, Carol	Pagliaro, Michael	Marlene
		Ann		



Your continued support of the Legal Defense Fund is vital. Donors are listed in the *News Bulletin*, and gifts of \$100 or more are listed in the President's Circle. Find a donation form on page 9.

Legacy Bequests: Extending Your Generosity

Individuals may choose to make gifts to RTAC in their estate plans or designate RTAC or the Chicago Retired Teachers Aid Fund as beneficiaries of their CTPF death benefit. These legacy gifts honor the lives of generous individuals and help RTAC and CRTAF continue to fulfill their missions of protecting the livelihoods of retired teachers. For more information on designating RTAC or CRTAF as a beneficiary of your CTPF death benefit, contact CTPF Member Services at 1-312-641-4464 or visit www.ctpf.org.

George Maniatis (1935-2017)

The Retired Teachers Association of Chicago gratefully acknowledges a generous bequest from the estate of the late George Maniatis, who passed away on March 23, 2017. Mr. Maniatis was a retired Art teacher from Kelvyn Park H.S.



George Maniatis

Following his graduation from Schurz High School, he served his country as a U.S. Marine in Korea. After he returned from his military service, he prepared himself to become a teacher while

attending Wright Junior College and then moved on to Roosevelt University and the Illinois Institute of Technology.

Mr. Maniatis concluded his 35 and a half year career in 2000. Throughout his lengthy career, he enjoyed working with young people and inspiring them to appreciate artistic endeavors in all mediums. As a first generation American, he served as a positive role model for countless numbers of students.

He was a dedicated fan of Chicago's sports teams and was thrilled to see his beloved Cubs win the World Series in 2016. He enjoyed traveling to Greece, his parent's homeland, as well as Mexico.

CHICAGO RETIRED TEACHERS AID FUND GIFTS

FEBRUARY 1 - JUNE 30, 2017

DONOR	IN MEMORY OF
Anonymous	Melvina Berry, Opal Chiles, Gloria Jean Fullilove, Carol R. Gearing, Sandra Socha, Margaret E. Quick
Benson, Bernadette M.	Lila & Thomas Benson
Berlin, Beatrice	Paul Goldstein, Nancy Hershenhouse
Brekke, Stewart E.	Barb & Frank Kennedy
Briggs, Noreen V.	June Simon
Cox, Mary Ann	Marianne Arnoff Ann Mizel
Craig, Robert C.	Virginia Craig
Derbas, Therese	Helen Buoscio, Robert Myers
Goliak, Joan	Marilyn Hickey, Janet Mosely, Shirley Powell, Christine Roberts
Gonet, Dan	Mary Anne Nardi
Guardi, Constance	Sherry Mazzetti, Mary Ann Nardi
Hill, Don	Gerald Gallagher, Kurt Koptstein
Hill, Harold & Gertrude J.	James H. Alexander, Daniel W. Fegan, Cheryl J. Howell
Ideno, Helen	Jessie Morisato
Kane, Pam	Marion Rockford
Lacey, Frank M.	Charles Inge
Lattyak, Dorothea & Jerome	Sharon Gottstein
Lubov, Rudy Joan	Alvin Lubov
Lyles, John & Bonita	Luther Bedford
Moscinski, John & Donna	James Foley, Sharon Goldberg

DONOR	IN MEMORY OF
Nelligan, Bonnie	John Nelligan
Newton, Johnnie M.	June Finch, Dr. William Finch, Dr. William Gwynn, Gladys Ray, Bernard Spillman
Nichols, LaVerne A.	Issac Hines, Mamie Mobley, Vera Pitts Morris, Leona Tarver
Nickolich, Eva	Shirley Anderson, Virginia LaMantia, Christine Savoy, Domingo Trujillo
Ortiz, Sylvia	Denise Courtney, Sharon Goldberg, Barbara LaFoe, Raymond C. Principe
Pahlke, Barbara J.	Wanda Bates
Reilly, John P.	George Wenzel, Jan Ramirez, Alice Gutenkauf
Richter, George J.	Ursula Maethner, Dominick Pecchia
Schroeder, Judith	Jan Ramirez
Snorewicz, K.	Betty Walker
Stancy, Walt	Larry Ralston
Stenson, Mike	Maura Smith
Stork, Anna M.	Her Middle Eastern Grandparents, Iz Byrne, Marge Bruzzini, Sharonjoy Jackson, Dominic Savickas, Terri Zeman
Sustik, Anne	Barbara Anderson, Peggy Davis
Ward, Edgar L.	Bertha L. Ward
Wender, Donna	Anna Brinegar
Zeltmann, Mary	Sandra Socha

DONOR	PURPOSE
Anonymous (7)	General Purposes
Aaberg, John M.	General Purposes
Abarbanell, Charlotte D.	General Purposes
Allen, Elizabeth	General Purposes
Amanda Moloney Estate	General Purposes
Augustiny, Frank J.	Congratulations
Brekke, Stewart	General Purposes
Crowe, Anthony	General Purposes
Franklin, Sylvia	General Purposes
Hill, Harold & Gertrude	Celebrate June Ireland's 100th Birthday
Macola, Carol Ann	General Purposes
McNulty, Eileen	General Purposes
Merwin, Peter	Celebrate: Thomas Munson, James Yeatman
Pucci, Catherine	General Purposes
Rosen, Sandra	General Purposes
Svensden, Karen	General Purposes

RTAC GIFTS

FEBRUARY 1 - JUNE 30, 2017

DONOR	IN MEMORY OF
Boyle, Jaclyn	Anna Brinegar
Herman, Herbert H.	Rachel Shapiro
Kane, Pam	Maud Robinson
Kimbrough, Marlene	Loretta S. Kimbrough

RTAC DONATIONS	PURPOSES
Anonymous (2)	General Purposes
Augustiny, Frank J.	General Purposes
Craig, Robert	General Purposes
McDivit, Virginia	General Purposes
Niederman, Phyllis W.	In Honor of the Service Committee
Ward, Edgar L.	General Purposes

COPE GIFTS

FEBRUARY 1 - JUNE 30, 2017

Anonymous	Craig, Robert C.
Augustiny, Frank J.	Ward, Edgar L.

Looking for the perfect gift?
Honor a friend or loved one with a donation to CRTAF or recognize someone truly special with a lifetime membership to RTAC. See pages 8-9.



RETIRED TEACHERS ASSOCIATION OF CHICAGO



2017 FALL LUNCHEON/GENERAL MEMBERSHIP PROGRAM

You are cordially invited to join RTAC friends and Board Members

FRIDAY, OCTOBER 20, 2017

11:45 a.m. – 2:30 p.m. (doors open at 11:30 a.m.)

HILTON CHICAGO GRAND BALLROOM

720 South Michigan Avenue, Chicago, Illinois 60605

The ballroom is immediately inside the main hotel entrance and up the staircase to your left. An elevator is available. Discounted parking for hotel self-park is available.

Fall Program

Please join us as we enjoy lunch, hear the latest information about our pensions, and learn more about our 2018 CTPF Health Insurance program. Ms. Mary Cavallaro who was recently named Deputy Executive Director of the Chicago Teachers' Pension Fund will provide an update on CTPF operations, and share the latest news and information on the 2018 Open Enrollment for the retiree health insurance program.

2017 FALL LUNCHEON AND MEMBERSHIP MEETING RESERVATION FORM

USE THIS FORM TO REGISTER FOR THE LUNCHEON AND MEMBERSHIP MEETING. PLEASE MAIL YOUR RESERVATION TO RTAC TODAY. MAKE CHECKS PAYABLE TO RTAC 2017 FALL LUNCHEON. This form is also available at www.rtac.org.

MEMBER INFORMATION

Member's Name: _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Phone number: _____ E-mail address: _____

LUNCHEON AND GENERAL MEMBERSHIP MEETING

Enclosed is my check number # _____ dated _____

in the amount of: \$ _____ \$ _____ for _____ member tickets at \$45 each

Meal Preferences \$ _____ for _____ guest tickets at \$50 each

Member's Meal	<input type="checkbox"/> Chicken	<input type="checkbox"/> Fish	<input type="checkbox"/> Veg.	
Paid Guest's Meal	<input type="checkbox"/> Chicken	<input type="checkbox"/> Fish	<input type="checkbox"/> Veg.	Guest's Name: _____
Paid Guest's Meal	<input type="checkbox"/> Chicken	<input type="checkbox"/> Fish	<input type="checkbox"/> Veg.	Guest's Name: _____
Paid Guest's Meal	<input type="checkbox"/> Chicken	<input type="checkbox"/> Fish	<input type="checkbox"/> Veg.	Guest's Name: _____

WE URGE YOU TO MAKE AN EARLY RESERVATION. RETURN THIS FORM AND YOUR CHECK FOR THE LUNCHEON NO LATER THAN TUESDAY, OCTOBER 10, 2017, TO: RTAC, 111 NORTH WABASH AVENUE, SUITE 2010, CHICAGO, IL 60602-2949.

RSVP DEADLINE IS TUESDAY, OCTOBER 10, 2017. Tickets will not be mailed. All tickets will be held at the door. No REFUNDS for any reason.

We are unable to accommodate walk-ins or meal changes at the hotel. RSVP Deadline is Tuesday, October 10, 2017. No exceptions. Not a member but want the member rate? Complete the form (available at www.rtac.org) and return it with this reservation form and your separate payments for membership and the luncheon. Need additional information? Call 1-312-750-1522.

2017 FALL MEMBERSHIP MEETING ONLY RESERVATION FORM

Complete this if you plan to attend the RTAC general membership meeting and do not want to join us for the luncheon. All members are welcome to attend, but reservations are required on or before Tuesday, October 10, 2017. Bring a government issued photo ID.

I am attending the membership meeting, but not the luncheon. I understand that admittance to the meeting is at 1:00 p.m.

VOLUNTEER OPPORTUNITIES

Many retired teachers find working for a worthy cause as a volunteer extremely satisfying. The following organizations are among those who have asked us for help in recruiting. RTAC does not endorse any organization.



JOIN OUR SERVICE COMMITTEE

NOTE: Please consider joining our Service Committee. This committee meets monthly to write notes on the birthday cards RTAC sends to our members age 85 and above. If you have clear penmanship and like to write, call us at 312-750-1522 and ask for the Service Committee's schedule.

Agency	Location	Contact Person	Phone
Adler Planetarium	Chicago Central	Maria Christus	312-542-2411
Alexian Brothers Bonaventure House	Chicago Near NW	Lizzie Smithy	773-327-9921x126
Alternatives For The Older Adult	Outlying Counties	Tracee Keefer	800-798-0988
Alzheimer's Association	West Suburban	Erin King	847-779-6952
Asian Human Services LEAF Program	Chicago-North	Chris Sherman	773 564 4963
Association House of Chicago	Chicago-Near North	Jeanette Igwe	773-772-7170x3506
Better Boys Foundation	Chicago-N. Lawn-dale	Sara Chambers	773-542-7335
Boys/Girls Clubs	Chicago	Desiree McIntosh	312-285-5009
Bright Star Community Outreach	Chicago-Near South	Nichole Carter	773-373-5220
Brookfield Zoo	West	Regi Mezydlo	708-485-0263x366
Center for Economic Progress	Chicago Central	Nina Limbeck	312-630-0288x1
Citizen Schools	ChicagoNear SW	Erin Driesbach	617-922-0761
Community Nurse Health Assn.	West Suburbs	Michelle Grand	708-579-2403
Consult 4 Kids	Chicago Area	Brandon Turner	661-322-4347
Fabyan Villa Muse. & Japanese Garden	Geneva	Lynn Dransoff	630-377-6424
FreshStart (GED Tutors)	Southwest Suburbs	Donna Thomas	708-205-1334
Graue Mill	DuPage County	Sandy Brubaker	630-920-9720
Horizons for Youth (Mentor & Tutor)	Chicago-West Loop	Emily Moyer	312-627-9031
Ill. Holocaust Museum & Education Ctr	Evanston	Hallie Rosen	847-491-0905x113
Jesse White Tumblers (tutors)	Chicago Central	Yvonne C. Jones	312-943-4846
Kohl Children's Museum	Glenview	Charlene Podolsky	847-256-6056

VOLUNTEER OPPORTUNITIES

Click here for additional volunteer opportunities.

This list is only a part of the full list of volunteering opportunities available to RTAC members. For a full listing, visit www.rtac.org and go to "volunteers."

The "Other Opportunities" page on the RTAC website may also list requests for volunteers for specific events like the Chicago Marathon, election workers and docents for various museums along with occasional requests for information on the Chicago Public Schools.

Agency	Location	Contact Person	Phone
Lawyers' Committee for Better Housing	Chicago	Lindsey Ravizza	312-347-7600
Lincoln Park Community Shelter	Chicago-North	Fawn O'Brien	773-549-6111x216
Link & Option Center (Literacy tutoring)	South Suburbs	Twin Green	708-331-4880
Maryville Academy	Northwest Suburbs	Mary Keiger	847-294-1703
Metropolitan Tenants Organization	Chicago	Rebecca McDonald	773-292-4980x223
National Hellenic Museum	Chicago Central	Hannah Imber	312-655-1234x27
Peace Hospice & Palliative Care	Chicago-Beverly	Alyssandra McKaye	773-233-1010
Peggy Notebaert Nature Museum	Chicago Near North	Jennifer Labows	773-755-5141
Peoples Resource Center	West Suburbs	Steve Samuels	630-682-5402
School on Wheels	West Suburban	Debbie Brandt	708-482-5060
Second Sense	Chicago Central	Kathy Austin	312-236-8569
Shedd Aquarium	Chicago-Central	Todd Maskel	312-692-3384
Smith Village	Chicago South	Sarah Jewett	773-474-7300
Teen Parent Services	Chicago Near West	Sylvester Hughes	312-633-1664
The Art Institutes's Ryan Education Ctr	Chicago Central	Karin Jacobson	312-443-3798
Vocational Bridge Academy	Chicago	Robert Kos	773-772-7170x3002
World Relief Chicago	Chicago-North	Kathryn Waldron	773-681-8554



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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Chicago, IL 60602-2949

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"LIKE US" ON FACEBOOK 



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC) MISSION STATEMENT

To serve as the primary advocate for retired Chicago Public School teachers and to empower them by engaging in activities and services that will promote their well-being with particular emphasis on the maintenance and enhancement of their pension benefits.

Find us on Facebook!



RTAC has updated its Facebook page and will now feature current events, photos, and information important to our members. Make sure you stay up-to-date, "Like" and "Follow" our Facebook page, RTAC - Retired Teachers Association of Chicago. "We want Facebook to be a resource for our members where they can easily find

information or activities of interest to them," said RTAC President Pat Kubistal. "We know that many of our members use social media to stay in touch with friends and family. We want to make sure we're using all available mediums to communicate and engage with our membership." Have information to share on our page? Send it to office@rtac.org.

RTAC Calendar

September

26 RTAC *Free Seminar* – Navigating Social Security to Maximize Benefits.

October

1-31 Open Enrollment for CTPF Health Insurance Programs.

11 RTAC *Free Seminar* – Reviewing Your 2016 Tax Return to Save Money on Your 2017 Taxes.

20 RTAC Fall Luncheon, see page 15 for more information and an invitation.

25 RTAC *Free Seminar* – Optimizing Home Mortgage Benefits.

31 RTAC *Free Seminar* – Don't Be Spooked by Long-Term Care.

November

2 RTAC *Free Seminar* – Medicare Basics.

7 CTPF Pensioner Trustee Election concludes, ballots must be RECEIVED.

Note: find seminar details on page 3.